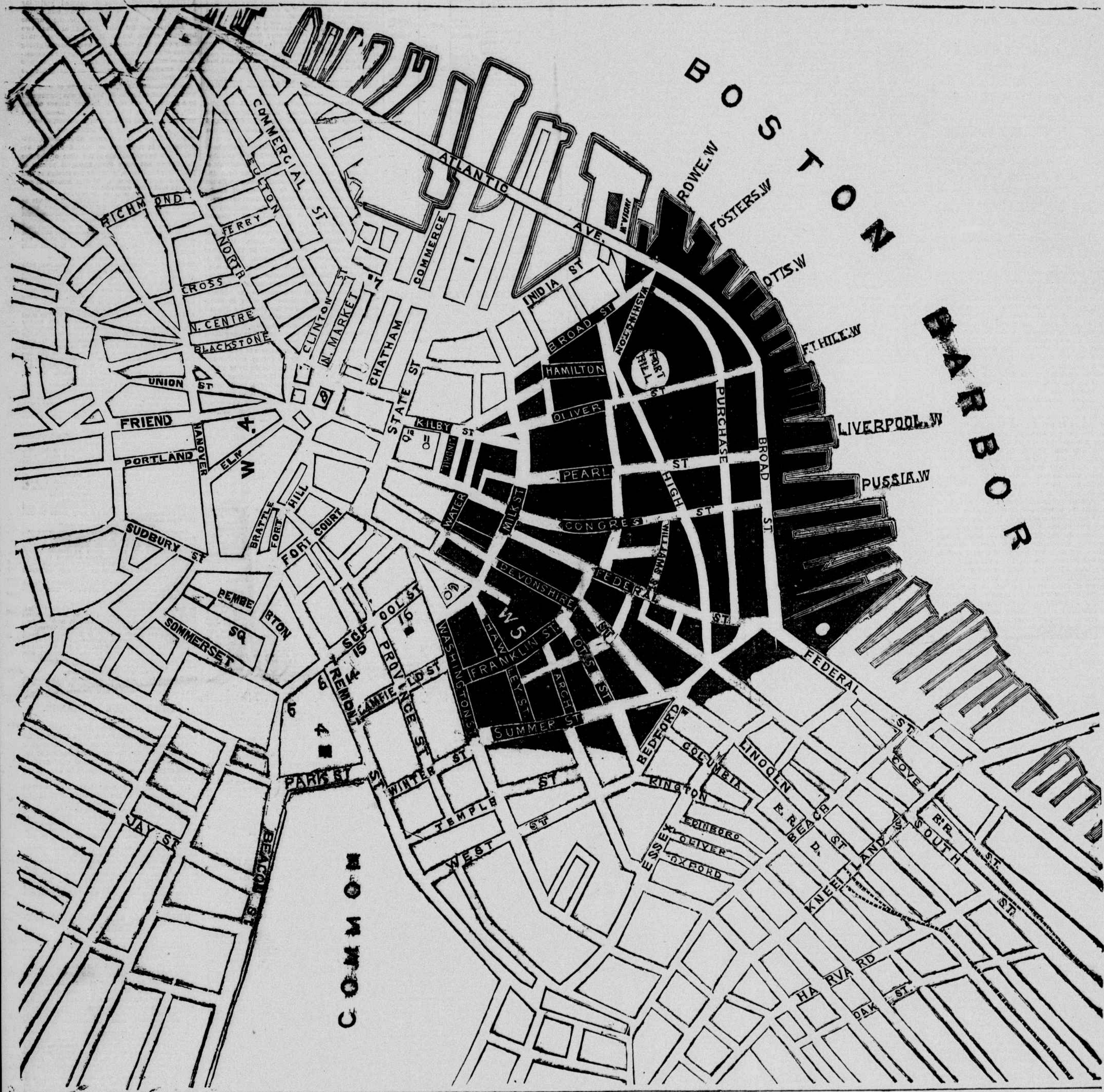


**Map Showing the Boundaries of the Conflagration, Public Buildings, Churches and Other Landmarks.**



- 11-New Post Office.  
14-King's Chapel.  
15-City Hall.  
16-Parker House.

HARTFORD, Conn., Nov. 11, 1872.

The solid men of Hartford came on the business streets this morning with faces considerably more pained than they were yesterday. After the first intelligence of Boston's great conflagration reached them, when church bells were calling them to the sanctuary, and ministers were ready to give them of the sacred food, as is their wont on the Sabbath, they were surrounding the bulletin boards of the newspapers and lamenting in loud tones this city's misfortune. The air was laden with lamentations, and the feeling intense over their ill luck. Not more than a year had passed since there was wrung from the various insurance offices here nearly eight millions of dollars for suffering Chicago, and now another dash of millions was a little too much for them to bear with propriety. They rushed from one place to another and finally brought up at the points where their money was invested, and then the

officers of the different insurance companies, who were endeavoring, but fruitlessly, to figure their individual losses, were seriously disturbed by many questions. Stockholders complained that now, just rallying from the great losses of a year ago, it was too bad that this last calamity should befall them. In this spirit of vexation they went to their homes and retired—and that very early—to get rid of annoying thoughts, but to awake this morning in a better mind and to ascertain what Hartford, and the other cities, had lost. The loss this little inland city has sustained is quite bad enough. The closest calculations put the combined loss by the Boston fire at nearly

To ascertain the precise state of their feelings in the matter, and also to obtain correct figures in the premises, I called on the officers of the several insurance companies this evening. All were in their respective chairs and busy with pencils poring over huge maps of the burned district. The special train that left New York at one o'clock yesterday was welcome news to these gentlemen, and all sent their representatives to the flame-stricken city, that they might know the worst. They returned this evening laden with papers containing accounts of estimated losses and hoped-for savings, and until midnight the work of consultation and computation went

on. Under the laws of the State of Connecticut but six insurance companies in this city have been allowed to do business in Massachusetts since the 1st of last January, and this prohibition was owing to the great losses of the Chicago disaster. These companies are The National, Orient, Phoenix, Connecticut, Hartford and Etina. With renewed business since that misfortune they hoped the coming year to pay large dividends, and thus delight the heart of their friends, but, alas! the stockholders must wait another twelvemonth for checks that will be the assurance of returning prosperity. I called first on the officers of the National Fire Insurance Company, and found Mr. James Nichols, the Secretary, busy as a bee. His assistant has just returned from Boston, and without a moment's delay I was put in possession of these facts, which I have since learned to be essentially correct. The National started anew after their failure over the Chicago fire with a capital of \$500,000. On the 1st of this month their net assets were \$619,000, and their risks in Boston proper and suburban towns amounted to about four hundred and fifty thousand dollars. This sum was all on merchandise, as the great desire of the Boston Insurance companies to swallow up the risks on real estate in that section precluded them and all Hartford companies from writing but few of such character. Of this amount in the burned district they will

LOSE IN ALL ONE HUNDRED AND FIFTY THOUSAND  
DOLLARS,  
and to attest their ability to pay all claims and pro-  
ceed to business again they have issued the an-  
nexed circular, which is similar to those already  
sent out:—

The National had a risk in the burned district at Boston less than two hundred thousand dollars, and we believe our loss will be not far from one hundred and fifty thousand dollars. Our general agent is at Boston, and we shall adjust and pay all losses promptly. Please push business for us vigorously, taking desirable risks only at largely advanced rates, and assure your people that the National affords them complete and full protection against the "fire storm" which seems to be sweeping the

The Hartford was next visited, and Mr. Chase, the President, assured me that he felt well pleased over the reports just received from the burned district. Their secretary and adjusters were on the ground diligently at work, and to-morrow they would begin to pay their losses. The capital of the company is \$1,000,000, and their assets last January were \$2,900,000. They had but little over \$600,000 in the district now desolated, and by repeated calculations put their loss at \$422,000. They paid nearly three times this sum in settling their Chicago claims.

Mr. Chase says:—"We have been in business sixty years, and are not frightened at trifles. In the New York fire of 1835 we paid \$35,000 on a capital of \$15,000, and we have progressed ever since."

pany also owned, they said. They said their capital was \$200,000, their net assets \$550,000 at this time, and they had risked in the section of Boston destroyed less than \$200,000. Of this there may be a salvage of \$30,000, which leaves their loss \$170,000. This is near the correct figure. Then came the *Etta*. Most of the directors were in the office discussing their liabilities in the direction which all insurance men are now looking. This company writes between four and a half and five millions of dollars at their Boston agency during a year. At the time of the fire they had about seven hundred and eighty thousand dollars in the burned district on merchandise and real estate; but the larger proportion on the former. Of this there was saved by removal about two hundred thousand dollars, and despatches at ten o'clock this morning from their Secretary put down the loss that they will incur, after salvage of \$30,000, at \$140,000. This can be considered to approximate the right sum, whatever may be said to the contrary; but, with net assets over all outstanding policies of \$5,000,000, they

they CAN STAND THE STORM, even if it is a little unpleasant. The Connecticut was next visited, and the assistant secretary was found as smiling and happy as mortal could wish. The cash capital of the company is \$500,000 and net assets \$650,000. In the burned district they had

risks of \$100,000, all of which will be a total loss. "We are very fortunate," said the smiling officer, "and we shall pay at once." The Phoenix, last on the list, had nearly \$600,000 involved, of which \$500,000 will be a total loss. This they can stand, although the load is somewhat bending, as their assets are over \$1,500,000. Adding all these losses, and giving the companies the benefit of their estimates of amounts to be deducted for the sum of \$1,000,000, the Hartford comes from the bottom of the old Hartford's solid men. Yet to-night they seem satisfied, and the insurance companies are opening a new campaign with redoubled vigor.

Yet, beside all this, the laws of Connecticut require each company to have such a surplus on hand that, should disaster overtake them, they can reimburse their risks; and now, very late to-night, some observations are being made among the questioners of the Hartford companies, "What are the amounts?" The People's Insurance Company, of Worcester, it is reported here, must fall, their losses amounting to over seven hundred thousand dollars.

**The Boston "Pilot's" Block.**  
One of the most imposing edifices on the street was the double Mansard roof block, erected within the last four years by Mr. Patrick Donahoe (of the Boston *Pilot*), which was one of the last to yield to the flames.

SEE SEVENTH PAGE FOR DETAILS.